IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Mel Gunewardena : Group Art Unit: 3624

Serial No.: 09/845,415 : Examiner: Thu Thao Havan

Filed: April 30, 2001 : Attorney Docket No.: 06878,110700

For: A METHOD, SOFTWARE

PROGRAM, AND SYSTEM FOR RANKING RELATIVE RISK OF A PLURALITY OF TRANSACTIONS

AMENDMENT IN RESPONSE TO APRIL 20, 2006 OFFICE ACTION

Mail Stop Amendment Commissioner for Patents Box 1450 Alexandria, VA 22313-1450

Dear Sir

INTRODUCTORY COMMENTS:

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on April 20, 2006 in connection with the above-identified patent application. The April 20, 2006 Office Action provided a period of 3 months in which to file a response, i.e., by July 20, 2006. A petition for a one-month extension of time is being filed herewith. Accordingly, a reply to the April 20, 2006 Office Action is now due August 20, 2006 and this Amendment is being timely filed.